

March 9, 2007

PUBLIC NOTICE # 2007-10

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

**IMPORTANT NOTICE**

**The rating factors required by the New Prior Approval Regulations that become effective in April 2007 have been posted on our website at:**  
<http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.  
**The rating factors include: Efficiency Standards (expenses other than DCCE); Unearned Premium Reserve Ratios; Loss and LAE Reserve Ratios; and Leverage Factors. This website also includes a copy of the New Regulations.**

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

###

(see attached list)

**California Department of Insurance**  
**Public Notice Filing**  
**March 9, 2007**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
07-1620	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-1727	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	DEALERS INVENTORY	10.2
07-1649	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	INLAND MARINE	FORMS	NONE	
07-1698	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	FIRE	BOTH RATE AND FORM	SMP	-1.3
07-1728	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	MULTI-PERIL	FORMS	SMALL BUSINESSOWNERS	
07-1725	3548	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	BUSINESS AUTO	-9.2
07-1621	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-1622	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-1696	0181	ATRADIUS TRADE CREDIT INSURANCE, INC.	COMMERCIAL	CREDIT	FORMS	SPECIAL PRODUCTS	
07-1718	0181	ATRADIUS TRADE CREDIT INSURANCE, INC.	COMMERCIAL	CREDIT	FORMS	GLOBAL CREDIT INSURANCE	
07-1721	0968	AXA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	COMMERCIAL GENERAL LIABILITY	2.2
07-1597	0689	BANKERS INSURANCE COMPANY	COMMERCIAL	SURETY	FORMS	BAIL BONDS	
07-1720	0000	BUSINESS ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
07-1741	0212	CIVIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
07-1651	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
07-1699	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	SMP	-1.3
07-1729	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SMALL BUSINESSOWNERS	

PN#: 2007-10

\* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance**  
**Public Notice Filing**  
**March 9, 2007**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
07-1735	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CONTRACT REIMBURSEMENT	0
07-1652	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	FORMS	NONE	
07-1700	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	BOTH RATE AND FORM	SMP	-1.3
07-1736	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CONTRACT REIMBURSEMENT	0
07-1689	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SMP-MAINSTREET	0
07-1666	0000	DELOS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	PREFERRED	0
07-1617	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	ENTERTAINMENT	
07-1662	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
07-1686	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
07-1692	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	FIRE	RULE CHANGE	NONE	
07-1742	0212	EXACT PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
07-1744	0212	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
07-1623	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-1635	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	INLAND MARINE	FORMS	NONE	
07-1656	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
07-1737	3829	GEOVERA INSURANCE COMPANY	PERSONAL	EARTHQUAKE	BOTH RATE AND FORM	RESIDENTIAL PROPERTIES	6.8
07-1432	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	RULE CHANGE	CROP HAIL	

PN#: 2007-10

\* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance**  
**Public Notice Filing**  
**March 9, 2007**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
07-1636	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	NONE	
07-1657	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
07-1637	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
07-1658	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
07-1638	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
07-1659	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
07-1723	1326	LINCOLN GENERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	BOTH RATE AND FORM	HOMEOWNERS - 3	-8.9
07-1639	0111	LM INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	NONE	
07-1660	0111	LM INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
07-1612	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-5.7
07-1708	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	HR3210	
07-1712	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-EPLI	
07-1740	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210 - NON-PROFIT	
07-1613	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-5.7
07-1619	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	HR3210	
07-1709	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	HR3210	
07-1715	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI PERIL	FORMS	HR3210	

PN#: 2007-10

\* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance**  
**Public Notice Filing**  
**March 9, 2007**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
07-1722	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	DEALER'S CONTINGENT	0
07-1745	0212	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
07-1690	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-10.3
07-1653	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	INLAND MARINE	FORMS	NONE	
07-1701	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	FIRE	BOTH RATE AND FORM	SMP	-1.3
07-1731	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	FORMS	SMALL BUSINESSOWNERS	
07-1624	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-1739	0510	NAVIGATORS INSURANCE COMPANY	PERSONAL	INLAND MARINE	BOTH RATE AND FORM	PERSONAL ARTICLES FLOATER	
07-1711	2638	NCMIC INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	PROF.LIAB.-DENTAL	
07-1747	0212	NEIGHBORHOOD SPIRIT PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
07-1677	3548	NORTHLAND INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	BUSINESS AUTO	-9.6
07-1679	3548	NORTHLAND INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RATE	TRUCK	-5
07-1599	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	COMMUNICATIONS EQUIPMENT	0
07-1697	0697	OLD UNITED CASUALTY COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	BRISTOL GOLD	0
07-1704	0000	PACIFIC PIONEER INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RULE CHANGE	CONDOMINIUM	
07-1695	3504	PACO ASSURANCE COMPANY, INC.	COMMERCIAL	MEDICAL MALPRACTICE	NEW PROGRAM	L LIABILITY-CHIROPRACTORS	0
07-1710	0031	REDWOOD FIRE AND CASUALTY INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	MONOLINE PROPERTY	0

PN#: 2007-10

\* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance**  
**Public Notice Filing**  
**March 9, 2007**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
07-1680	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	2.2
07-1738	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
07-1682	0000	SEABRIGHT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	WORKERS COMPENSATIO N	
07-1691	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-10.3
07-1707	0000	SPRINGFIELD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PRODUCT LIABILITY	-5.6
07-1338	0748	STAR INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	MOBILE HOME PARKS	0
07-1340	0748	STAR INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	MOBILE HOME PARKS	0
07-1341	0748	STAR INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	MOBILE HOME PARKS	0
07-1342	0748	STAR INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	MOBILE HOME PARKS	0
07-1343	0748	STAR INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	MOBILE HOME PARKS	0
07-1616	0748	STAR INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	WATER WELL DRILLERS	0
07-1625	0748	STAR INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	WATER WELL DRILLERS	0
07-1626	0748	STAR INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	WATER WELL DRILLERS	0
07-1705	0748	STAR INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	WATER WELL DRILLERS	0
07-1706	0748	STAR INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	WATER WELL DRILLERS	0
07-1683	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	AUTO PHYSICAL DAMAGE	FORMS	GUARANTEED AUTO PROTECTION	
07-1713	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	INLAND MARINE	NEW PROGRAM	SUMMIT INSURANCE	0

PN#: 2007-10

\* If no % rate change is indicated, the amount  
has not yet been determined:

**California Department of Insurance**  
**Public Notice Filing**  
**March 9, 2007**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
07-1693	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	VEHICLE TRANSPORTAT ION	
07-1716	0000	TOYOTA MOTOR INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	DEBT CANCELLATIO N AGREEMENT	
07-1654	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
07-1702	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	SMP	-1.3
07-1732	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SMALL BUSINESSOW NERS	
07-1681	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RATE	HOA/CONDO	28
07-1748	0212	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
07-1694	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	LTI-EMPLOYER PENSION AND BENEFIT PLAN	
07-1734	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - GENERAL PARTNERS	
07-1655	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
07-1703	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	SMP	-1.3
07-1733	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SMALL BUSINESSOW NERS	
07-1640	0000	VANLINER INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-6.4
07-1663	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
07-1687	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
07-1664	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
07-1688	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0

PN#: 2007-10

\* If no % rate change is indicated, the amount  
has not yet been determined:

**California Department of Insurance  
Public Notice Filing  
March 9, 2007**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
07-1714	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
07-1618	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ARCHITECTS, ENGINEERS & CONSULTANTS	
104	TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS						

PN#: 2007-10

\* If no % rate change is indicated, the amount has not yet been determined:



# California Department of Insurance

## Public Notice Filing Errata Report

### March 9, 2007

*The following files were incorrectly listed on the respective Public Notice(PN) Dates:*

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	07-1334	02/23/2007	Discover Property & Casualty Insurance Company	Commercial Other Liability	New Program	Ace Hardware	0.00%
Correct	07-1334	02/23/2007	Discover Property & Casualty Insurance Company	Commercial Other Liability	<b>Rule Change</b>	Ace Hardware	0.00%
Incorrect	07-1314	02/23/2007	Farmland Mutual Insurance Company	Commercial Burglary and Theft	Rate		0.00%
Correct	07-1314	02/23/2007	Farmland Mutual Insurance Company	Commercial Burglary and Theft	<b>Rule Change</b>		0.00%
Incorrect	07-1315	02/23/2007	Nationwide Agribusiness Insurance Company	Commercial Burglary and Theft	Rate		0.00%
Correct	07-1315	02/23/2007	Nationwide Agribusiness Insurance Company	Commercial Burglary and Theft	<b>Rule Change</b>		0.00%

\*If no % overall rate change is indicated, the amount has not yet been determined.

PN#: 2007-10